Case 16-24781 Doc 1 Filed 08/02/16 Entered 08/02/16 11:06:44 Desc Main Document **₽**age 1 of 67 Fill in this information to identify your case: United States Bankruptcy Court for the: Northern District of: Illinois Case number (if known) Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Check if this is an Chapter 13 amended filing Official Form 101 Voluntary Petition for Individuals Filing for Bankruptcy 12/15 The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case —and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name	Marcus	
	First name	First name
Write the name that is on	J	
your government-issued picture identification (for	Middle name	Middle name
example, your driver's	Hampton	
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years		
Include your married or maiden names.	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX	xxx - xx
Security number or	OR	OR
federal Individual Taxpayer	9 xx - xx-	9 xx - xx-
Identification number (ITIN)		

Marcus Case 16-24781 JDoc 1 Filed 08/102/116 Entered 08/02/16 @16:44 Desc Main Debtor 1 Page 2 of 67 Document Document **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names I have not used any business names or EINs. I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and EIN EIN doing business as names EIN EIN 5. Where you live If Debtor 2 lives at a different address: 6204 S King Drive Apt 22 Number Number Street Street 60637 Chicago Illinois City State Zip Code City State Zip Code Cook County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. Number Street Number Street City Zip Code State City State Zip Code 6. Why you are Check one: Check one: choosing this Over the last 180 days before filing this petition, I have lived district to file for Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Part 2	Tell the Court Abo	out Your Bankrup	otcy Case						
Ba yo	ne chapter of the ankruptcy Code ou are choosing to e under	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form B2010)). Also, go to the top of page 1 and check the appropriate box.  Chapter 7 Chapter 11 Chapter 12 Chapter 13							
8. Ho	ow you will pay the	<ul> <li>✓ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.</li> <li>☐ I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A).</li> <li>☐ I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.</li> </ul>							
ba	ave you filed for ankruptcy within e last 8 years?	No.  Yes. District  District  District	Northern District of Illinois	When When When	MM / DD / YYYY  MM / DD / YYYY  MM / DD / YYYY	Case number 16-04732  Case number Case number			
ca be sp fil yo bu	re any bankruptcy ases pending or eing filed by a bouse who is not ing this case with ou, or by a usiness partner, or or an affiliate?	✓ No.  Yes. Debtor  District  Debtor  District		When When	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known			
	o you rent your sidence?	✓ No.	12. landlord obtained an eviction judgr Go to line 12. Fill out <i>Initial Statement About an</i> this bankruptcy petition.						

Page 4 of 67 Document of the Document of th Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. 101(51D). Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have  $\overline{\phantom{a}}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Number Street that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Marcus Case 16-24781

Debtor 1

JDoc 1

Filed 08/492/41/6

Entered 08/02/16 (14) Desc Main

Debtor 1 Marcus Case 16-24781 J Doc 1 Filed 08/102/116 Entered 08/102/116 (14-14) Desc Main

t Name Middle Name

Document Page 5 of 67

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

## 15. Tell the court whether you have received briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:		Ab	oout Debtor 2 (	Spouse Only in a Joint Case):			
You must check one:		Yo	You must check one:				
counseling agend	ing from an approved credit cy within the 180 days before I filed this on, and I received a certificate of	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.					
Attach a copy of the that you developed	e certificate and the payment plan, if any, with the agency.		Attach a copy of the that you developed	e certificate and the payment plan, if any, with the agency.			
counseling agend	ing from an approved credit cy within the 180 days before I filed this ion, but I do not have a certificate of		ing from an approved credit cy within the 180 days before I filed this ion, but I do not have a certificate of				
-	er you file this bankruptcy petition, py of the certificate and payment	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.					
an approved age services during the	ed for credit counseling services from ncy, but was unable to obtain those he 7 days after I made my request, and ances merit a 30-day temporary waiver nt.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, an exigent circumstances merit a 30-day temporary waive of the requirement.					
attach a separate s obtain the briefing,	temporary waiver of the requirement, heet explaining what efforts you made to why you were unable to obtain it before you , and what exigent circumstances required	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before filed for bankruptcy, and what exigent circumstances requi you to file this case.  Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.					
-	dismissed if the court is dissatisfied with ot receiving a briefing before you filed for						
receive a briefing w certificate from the	ied with your reasons, you must still within 30 days after you file. You must file a approved agency, along with a copy of the leveloped, if any. If you do not do so, your ssed.	If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file certificate from the approved agency, along with a copy of payment plan you developed, if any. If you do not do so, you case may be dismissed.					
-	e 30-day deadline is granted only for cause naximum of 15 days.		Any extension of the 30-day deadline is granted only f and is limited to a maximum of 15 days.				
I am not required counseling becau	to receive a briefing about credit use of:		I am not required counseling becare	I to receive a briefing about credit use of:			
Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.			
Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the			

internet, even after I reasonably tried to

I am currently on active military duty in a

do so.

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit

Active duty.

counseling with the court.

internet, even after I reasonably tried to

I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about

credit counseling, you must file a motion for waiver of credit

Active duty.

counseling with the court.

Marcus Case 16-24781 Filed 08/49/24/16 Entered 08/02/16 (14) Desc Main Page 6 of 67 Document Document **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded No. and administrative Yes. expenses are paid that funds will be available for distribution to unsecured creditors? **√** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 5,001-10,000 50,001-100,000 50-99 do you estimate that 10,001-25,000 More than 100,000 you owe? 100-199 200-999 **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. x /s/ Marcus Hampton Signature of Debtor 2 Signature of Debtor 1 Executed on 8/2/2016 Executed on MM / DD / YYYY MM / DD / YYYY

JDoc 1

Debtor 1 Marcus Case 16-24781 J Doc 1 Filed 08/102666 Entered 08/02/116 (1/12) 6(1/12)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Angie Harb		Date	8/2/2016	
Signature of Attorney for Debtor			MM / DD / YY	YY
Angie Harb				
Printed name				
Semrad Law Firm				
Firm name				
20 S. Clark Street				
Street				
28th Floor				
Chicago	Illinois			60603
City	State			Zip Code
Contact phone		E	mail address	aharb@semradlaw.com
Bar number			state	

Doc 1 Filed 08/02/16 Entered 08/02/16 11:06:44 Desc Main Case 16-24781

Fill in this information to identify your case:								
Debtor 1	Marcus	J	Hampton					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing	<sup>ng)</sup> First Name	Middle Name	Last Name					
United States	Bankruptcy Court for the:	Northern	District of Illinois (State)					
Case number (If known)			(Oldio)					

Check if this is an amended filing

## Official Form 106Sum

## Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct

d schedules after you file
<b>Your assets</b> Value of what you own
\$0.00
ψσο
\$7,326.00
\$7,326.00
Your liabilities Amount you owe
<b>#</b> 0.4 <b>#</b> 00.00
\$24,520.00
\$300.00
<del></del>
\$4,874.89
\$29,694.89
\$1,540.67
\$925.00
Ψ020.00

Marcus Case 16-24781 JDoc 1 Filed 08/102/146 Entered 08/02/16 /16/16/06:44 Desc Main Debtor 1 Page 9 of 67 **Answer These Questions for Administrative and Statistical Records** Part 4: 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$1,373.33 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$300.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as

\$0.00

\$300.00

priority claims. (Copy line 6g.)

9g. Total. Add lines 9a through 9f.

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

Case 16-24781 Doc 1 Filed 08/02/16 Entered 08/02/16 11:06:44 Desc Main Fill in this information to identify your case: Debtor 1 Marcus Hampton First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 106A/B amended filing Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? **✓** No. Go to Part 2 Yes. Where is the property? What is the property? Check all that apply. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: 1.1 Single-family home Creditors Who Have Claims Secured by Property. Street address, if available, or other description Duplex or multi-unit building Current value of the Current value of the Condominium or cooperative entire property? portion you own? Manufactured or mobile home Number Street Describe the nature of your ownership Investment property interest (such as fee simple, tenancy by Timeshare the entireties, or a life estate), if known. Other City State Zip Code Check if this is community property Who has an interest in the property? Check one. (see instructions) Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: If you own or have more than one, list here: What is the property? Check all that apply. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: 1.2 Single-family home Creditors Who Have Claims Secured by Property. Street address, if available, or other description Duplex or multi-unit building Current value of the Current value of the Condominium or cooperative entire property? portion you own? Manufactured or mobile home Number Street Describe the nature of your ownership Investment property interest (such as fee simple, tenancy by Timeshare the entireties, or a life estate), if known. City State Zip Code Check if this is community property Who has an interest in the property? Check one. (see instructions) Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another

property identification number:

Other information you wish to add about this item, such as local

Debtor 1	Marcus Case 16-247	81 J Doc 1 F	Filed 08/02/16 Entered 08/02/16	i⁄alualui06: <u>44 Des</u>	sc Main	
1.3Stre	et address, if available, or oth		Documaination Page 11 of 67 hat is the property? Check all that apply.  Single-family home  Duplex or multi-unit building  Condominium or cooperative  Manufactured or mobile home	the amount of any secure	claims or exemptions. Put ed claims on Schedule D: aims Secured by Property.  Current value of the portion you own?	
Num	Street Street	Zip Code	Land Investment property Timeshare Other	Describe the nature of interest (such as fee s the entireties, or a life	imple, tenancy by	
		w C	ho has an interest in the property? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another	Check if this is co (see instructions)	mmunity property	
		pro ion you own for all o	her information you wish to add about this item, operty identification number:  of your entries from Part 1, including any entries f	or pages		
Do you ov you own tha	at someone else drives. If youns, trucks, tractors, sport utilit	quitable interest in a lease a vehicle, also re	ny vehicles, whether they are registered or not? Ir eport it on Schedule G: Executory Contracts and Unexp			
Yes						
	Make Model: Year: Approximate mileage: Other information: 2014 Chevy Sonic LT	Chevy Sonic 2014 30000	Who has an interest in the property? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only	the amount of any secur	claims or exemptions. Put ed claims on Schedule D: aims Secured by Property.  Current value of the portion you own? \$6725.00	
	,		At least one of the debtors and another  Check if this is community property (see instructions)			
3.2	Make Model: Year: Approximate mileage:		Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.		
	Other information:		Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	Current value of the entire property?	Current value of the portion you own?	

Debtor 1	Marcus Case 16-24781 J Doc 1	Filed 08/102/11/6 Entered 08/102/11/1	ര് ഷിഷ്ടം 06: <u>44 Desc Main</u>
	First Name Middle Name	Document Page 12 of 67	
3.3	Make	Who has an interest in the property? Check one.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D</i> :
	Model: Year:	Debtor 1 only	Creditors Who Have Claims Secured by Property.
	Approximate mileage:		Creditors who have claims decared by Property.
		Debtor 2 only	Current value of the   Current value of the
	Other information:	Debtor 1 and Debtor 2 only	entire property? portion you own?
		At least one of the debtors and another	<del></del>
		Check if this is community property (see instructions)	
3.4		Who has an interest in the property? Check	Do not deduct secured claims or exemptions. Put
	Model:	one.	the amount of any secured claims on Schedule D:
	Year: Approximate mileage:	Debtor 1 only	Creditors Who Have Claims Secured by Property.
	Approximate mileage.	Debtor 2 only	Current value of the   Current value of the
	Other information:	Debtor 1 and Debtor 2 only	entire property? portion you own?
		At least one of the debtors and another	<del></del>
		Check if this is community property (see instructions)	
4.1	Yes Make	Who has an interest in the property? Check	Do not deduct secured claims or exemptions. Put
4.1	Model:	one.	the amount of any secured claims or exemptions. Put
	Year:	Debtor 1 only	Creditors Who Have Claims Secured by Property.
	Approximate mileage:	Debtor 2 only	Command value of the Command value of the
	Other information:	Debtor 1 and Debtor 2 only	Current value of the entire property? Current value of the portion you own?
	Curio information:	At least one of the debtors and another	
		Check if this is community property (see	
		instructions)	
4.2	Make	Who has an interest in the property? Check	Do not deduct secured claims or exemptions. Put
	Model:	one.	the amount of any secured claims on Schedule D:
	Year:	Debtor 1 only	Creditors Who Have Claims Secured by Property.
	Approximate mileage:	Debtor 2 only	Current value of the   Current value of the
			entire property? portion you own?
	Other information:	Debtor 1 and Debtor 2 only	entine property: portion you own:
	Other information:	Debtor 1 and Debtor 2 only  At least one of the debtors and another	portion you own:
	Other information:		portion you own:
5. Ado		At least one of the debtors and another  Check if this is community property (see	

Debtor 1 Marcus Case 16-24781 J Doc 1 Filed 08/02/16 Entered 08/02/16 (144 Desc Main First Name Documentum Page 13 of 67 **Describe Your Personal and Household Items** Part 3: **Current value of the** 

D	o you own or ha	ve any legal or equitable interest in any of the following items?	portion you own? Do not deduct secured claims or exemptions.
	6. Household goods		
	Examples: Major appl	iances, furniture, linens, china, kitchenware	
	No		
✓	Yes. Describe	used furniture	\$300.00
		and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music	
L	No		
✓	Yes. Describe	cellphone	\$50.00
	stamp, coi	ue und figurines; paintings, prints, or other artwork; books, pictures, or other art objects; n, or baseball card collections; other collections, memorabilia, collectibles	
$\leq$			
L	Yes. Describe		
	). Equipment for spo	orts and hobbies otographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes	
		s; carpentry tools; musical instruments	
✓	No		
	Yes. Describe		
	•		
	0. Firearms	and the second of the second of the second	
		es, shotguns, ammunition, and related equipment	
$\leq$			
L	Yes. Describe		
	1. Clothes Examples: Everyday o	clothes, furs, leather coats, designer wear, shoes, accessories	
늗		used clothing	<b>0.450.00</b>
Ť	1 - 2 - 2 - 2 - 2 - 2 - 2 - 2 - 2 - 2 -		\$150.00
	<b>2. Jewelry</b> Examples: Everyday je gold, silve	ewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, r	
$\overline{\mathbf{Z}}$	No		
	Yes. Describe		
	3. Non-farm animals Examples: Dogs, cats		
	No	,, 220,	
Ě	Yes. Describe		
۲			
	4. Any other person	al and household items you did not already list, including any health aids you did not list	
Ě	Yes. Describe		
٢	103. Describe		
	5. Add the dollar val	ue of all of your entries from Part 3, including any entries for pages you have attached	\$500.00

Debtor 1 Marcus Case 16-24781 J Doc 1 Filed 08/102/116 Entered 08/102/116 (1/41/16) Desc Main

rst Name Documet Name Documet Name Page 14 of 67

**Describe Your Financial Assets** 

Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes ..... \$100.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: Yes 17.1. Checking account: rush debit card \$1.00 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ✓ No Institution or issuer name: Yes 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

Deb	tor 1	Marcus Case 10 First Name	<u>6-24781</u>	J Doc 1 Middle Name	Filed 08/02/16 Document	<u>Entered</u>	44 Desc Main
20.	Neg Non-	otiable instruments in the potiable instruments. No Yes. Give specific	nclude person nts are those	al checks, cas you cannot tra	egotiable and non-negoti hiers' checks, promissory n nsfer to someone by signin	able instruments otes, and money orders.	
21.	Reti Exar	No		eogh, 401(k), 4	103(b), thrift savings accour	nts, or other pension or profit-sharing plans	
		Yes. List each account separately.	401(k) or sir	·			
			IRA:	11.			
			Retirement	account:			
			Keogh:	account.			
			Additional a	ccount:			
			Additional a	ccount:			
22.	Your Exar com		deposits you h	ave made so th		e or use from a company , water), telecommunications	
	$\equiv$	No			Institution name:		
	ш	Yes	Electric:				
			Gas:				
			Heating oil:				
				oosit on rental	unit:		
			Prepaid rent	t:			
			Telephone:				
			Water:				
			Rented furn	iture:			
			Other:				
23.	_	nuities (A contract fo No		yment of mone and description	ey to you, either for life or fo	r a number of years)	
	Ш	Yes	.oodor name	accompli			
			-				

	First Name	Middle Name	Document Page 16 of 67		
24.		tion IRA, in an account in a 529A(b), and 529(b)(1).	qualified ABLE program, or under a qualified	state tuition program.	
	No Institutio	n name and description. Sepa	arately file the records of any interests.11 U.S.C. §	521(c):	
25.	Trusts, equitable or fu		other than anything listed in line 1), and rights	s or powers	
	✓ No ☐ Yes. Describe				] <del></del>
26.			nd other intellectual property Is from royalties and licensing agreements		
	No Yes. Describe				] <del></del>
27.		and other general intangible mits, exclusive licenses, cooperate, exclusive licenses, cooperate with the coo	les erative association holdings, liquor licenses, profe	ssional licenses	_
	✓ No  Yes. Describe				
Моі	ney or property ow	ed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to yo	ou			
	<b>✓</b> No				
	Yes. Give specific in			Federal:	\$0.00
	you already file and the tax yea			State:	\$0.00
29.	Family support			Local:	\$0.00
	_	mp sum alimony, spousal supp	port, child support, maintenance, divorce settlemen	t, property settlement	
	✓ No  Yes. Give specific in	formation		Alimony:	\$0.00
	100. ON 0 opcomo m			Maintenance:	\$0.00
				Support:	\$0.00
				Divorce settlement:	\$0.00
				Property settlement:	\$0.00
30.		s, disability insurance paymen	ts, disability benefits, sick pay, vacation pay, workers	s' compensation,	
	Social Securit	ty benefits; unpaid loans you m	nade to someone else		
	<b>✓</b> No				
	Yes. Describe				

Debtor 1 Marcus Case 16-24781 J Doc 1 Filed 08/02/16 Entered 08/02/16 (16-16-06):44 Desc Main

Debt	tor 1	Marcus Case 16 First Name	6-24781	J Doc 1 Middle Name	Filed 08/ Docum		Entered ( Page 17 o		6/14/14/16: <u>44</u>	Des	<u>c Main</u>
31.		rests in insurance   mples: Health, disabi		ırance; health			Ü		s insurance		
		No Yes. Name the insure of each policy and lis		′	Company name:				Beneficiary:		Surrender or refund value:
32.	If you	interest in propert u are the beneficiary erty because someon No Yes. Describe	of a living trus				olicy, or are curre	ently entitled	to receive		
33.		ms against third pa mples: Accidents, em					ade a demand fo	or payment	t		
		No Yes. Describe									
34.		er contingent and e	unliquidated	claims of ev	very nature, incl	uding cou	ınterclaims of tl	he debtor a	and rights		
	H	No Yes. Describe									
35.	_	financial assets yo	u did not alre	eady list							
		Yes. Describe									
36.		the dollar value of Part 4. Write that nu	-			-			ched		\$101.00
Part	5:	Describe Any B	Business-R	elated Pro	perty You Ov	wn or Ha	ive an Intere:	st In. Lis	t any real estate	in P	art 1.
37.	Do y	ou own or have an	y legal or eq	uitable inter	est in any busin	ess-relate	d property?				
		No. Go to Part 6. Yes. Go to line 38.								<b>po</b> i Do	rrent value of the rtion you own? not deduct secured claims exemptions
38.	_	ounts receivable or	commission	s you alread	y earned					OI 6	on puone
	=	No Yes. Describe									
39.		ce equipment, furn nples: Business-rela			odems, printers,	copiers, fax	c machines, rugs,	, telephones	s, desks, chairs, electr	onic de	evices
		No Yes. Describe									

		Marcus Case 16 First Name		Middle Name	Filed 08/02/16 Document	Page 18 of 67	<b>L6</b> ∂11kabi√06: <u>44</u> D	esc Main	-
40.	Mac	hinery, fixtures, eq	uipment, sup	oplies you us	se in business, and tools	of your trade			
	<b>✓</b>	No							
		Yes. Describe							-
41.	Inve	entory							
	$\overline{\mathbf{V}}$	No							
	=	Yes. Describe							-
42.	Inte	rests in partnershi	ps or joint v	entures					
	<b>✓</b>	No							
		Yes. Give specific			Name of entity:		% of ownership:		
		information about							
		them							
43 <b>(</b>	:ustr	omer lists, mailing	lists or othe	r compilatio					
<b>⊣0.</b> €		_	noto, or othe	. compliano					
						44.11.0.0.0.404/44.0\\0			
	Ш	Yes. Do your lists inc	de persona	illy identifiable	information (as defined in	11 U.S.C. § 101(41A))?			
		☐ No							
		Yes. Descri	ibe						
11	Λnv	business-related p	roperty you	did not alread	dv liet				
44.	_		Toperty you	ulu ilot ali cat	uy iist				
	_	Yes. Give specific							
		information							
								<del></del>	
				•				<del></del>	
				•					
									_
			-			for pages you have attacl			
Part	6:	Describe Any F If you own or have an	arm- and interest in far	Commerci mland, list it in	al Fishing-Related F	Property You Own or H	Have an Interest In	ı.	
46.	Do	you own or have a	ny legal or ec	quitable inter	est in any farm- or comn	nercial fishing-related prop	erty?		_
		No. Go to Part 7.						Current value of the	
	Ħ	Yes. Go to line 47.						portion you own?	
	ш	103. 00 10 11110 47.						Do not deduct secured claims	
								or exemptions	
47.		m animals							
	Exa	mples: Livestock, pou	ıltry, farm-rais	ed fish					
	<b>✓</b>	No							
	同	Yes. Describe						1	_

Deb	tor 1	Marcus Case 16-24781 First Name	J Doc 1 Middle Name		Entered 03/02/116 /14/106:44 Page 19 of 67	Desc	Main
48.	Cro	ps-either growing or harvested		Boodinent	1 ago 13 01 07		
	<b>✓</b>	No					
		Yes. Describe				_	
49.	Farr	m and fishing equipment, imple	ements, machi	nery, fixtures, and tools	of trade		
	<b>✓</b>	No					
		Yes. Describe					
50.	Farr	m and fishing supplies, chemica	als, and feed				
	<b>✓</b>	No					
		Yes. Describe				_	
51.	Any	farm- and commercial fishing-r	related propert	y you did not already lis	st		
		No					
		Yes. Describe					
		e dollar value of all of your entr Write that number here					
IOI P	art 6.	write that number nere	•••••			L	
Part	7:	Describe All Property You	Own or Ha	ve an Interest in Th	nat You Did Not List Above		
53.		you have other property of any lamples: Season tickets, country club		ot already list?			
	✓		membership				
	_	Yes. Give specific					
		information					
54. A	dd th	e dollar value of all of your entri	ies from Part 7	7. Write that number her	e	<b>&gt;</b>	
Dout	0.	list the Totals of Each Da	ut of this Fa				
Part	8:	List the Totals of Each Pa	ert of this Fo	orm			
55. <b>F</b>	Part 1	: Total real estate, line 2			<b>&gt;</b>		
56. <b>p</b>	oart 2	total vehicles, line 5		\$6725.00			
57. <b>P</b>	art 3:	: Total personal and household	items, line 15	\$500.00			
58. <b>P</b>	art 4:	: Total financial assets, line 36		\$101.00			
59. <b>F</b>	Part 5	: Total business-related proper	ty, line 45	·			
60. <b>F</b>	Part 6	: Total farm- and fishing-related	d property, line	= 52			
61. <b>F</b>	Part 7	: Total other property not listed	l, line 54				
62. 1	Γotal :	personal property. Add lines 56 t	through 61				± \$7336 00
		· · ·	-	\$7326.00	Copy personal property to	otal >	+ \$7326.00
							\$7326.00
63. <b>T</b>	otal c	of all property on Schedule A/B.	. Add line 55 + li	ne 62			-

Case 16-24781 Doc 1 Filed 08/02/16 Entered 08/02/16 11:06:44 Desc Main Fill in this information to identify your case: Marcus Debtor 1 Hampton First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 106C amended filing Schedule C: The Property You Claim as Exempt 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known). For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount. Part 1: Identify the Property You Claim as Exempt Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you. You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3) You are claiming federal exemptions. 11 U.S.C. § 522(b)(2) For any property you list on Schedule A/B that you claim as exempt, fill in the information below. Amount of the exemption you claim Brief description of the property and line Current value of Specific laws that allow exemption on Schedule A/B that lists this property the portion you Check only one box for each exemption. own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$100.00 description: cash on hand  $\overline{\mathbf{v}}$ \$100.00 I ine from 100% of fair market value, up to any Schedule A/B: applicable statutory limit Brief 735 ILCS 5/12-1001(b) \$300.00 description: used furniture \$300.00 Line from 100% of fair market value, up to any Schedule A/B: 06 applicable statutory limit Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

No Yes

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Debtor 1 Marcus Case 16-24781 J Doc 1 Filed 08/02/16 Entered 08/02/16 (144 Desc Main

First Name Documes Name Documes Name Page 21 of 67

Part 2: **Additional Page** Brief description of the property and line Current value of Amount of the exemption you claim Specific laws that allow exemption on Schedule A/B that lists this property the portion you Check only one box for each exemption. own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(a) \$150.00 **✓** used clothing description: \$150.00 Line from 100% of fair market value, up to any Schedule A/B: 11 applicable statutory limit 735 ILCS 5/12-1001(b) Brief \$50.00  $\checkmark$ description: cellphone \$50.00 Line from 100% of fair market value, up to any Schedule A/B: 07 applicable statutory limit

Case 16-24781 Doc 1 Filed 08/02/16 Entered 08/02/16 11:06:44 Fill in this information to identify your case: Debtor 1 Marcus Hampton First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 106D amended filing Schedule D: Creditors Who Have Claims Secured by Property Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known). Do any creditors have claims secured by your property? No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. List All Secured Claims List all secured claims. If a creditor has more than one secured claim, list the creditor separately for Column B Column C Column A each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much Amount of claim Value of collateral Unsecured as possible, list the claims in alphabetical order according to the creditor's name. Do not deduct the that supports portion value of collateral. this claim If any **ALLY FINANCIAL** \$24,520.00 \$6,725.00 \$17,795.00 Describe the property that secures the claim: Creditor's Name 200 RENAISSANCE CTR 072 Automobile Number As of the date you file, the claim is: Check all that apply. Contingent Michigan . DETROIT 48243 Unliquidated State 7IP Code Who owes the debt? Check one. Disputed ✓ Debtor 1 only Nature of lien. Check all that apply. Debtor 2 only An agreement you made (such as mortgage or Debtor 1 and Debtor 2 only secured car loan) At least one of the debtors and Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Check if this claim relates to a community debt Date debt was incurred 1/1/2015 Other (including a right to offset) 1057 Last 4 digits of account Add the dollar value of your entries in Column A on this page. Write that number \$24,520.00 here:

Case 16-24781 Doc 1 Filed 08/02/16 Entered 08/02/16 11:06:44 Desc Main Fill in this information to identify your case: Debtor 1 Hampton Marcus First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: District of Illinois Northern (State) Case number (If known) Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims 12/15 Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Hold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims Do any creditors have priority unsecured claims against you? No. Go to Part 2. ✓ Yes. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.) Total **Priority** Nonpriority amount claim amount 2.1 Illinois Dept of Revenue \$300.00 \$300.00 \$0.00 Last 4 digits of account number Priority Creditor's Name Illinois Department of Revenue P.O. Box 64338 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 60664 Unliquidated Chicago Illinois Zip Code City State Disputed Who incurred the debt? Check one. Type of PRIORITY unsecured claim: Debtor 1 only Debtor 2 only Domestic support obligations Debtor 1 and Debtor 2 only Taxes and certain other debts you owe the government At least one of the debtors and another Claims for death or personal injury while you were intoxicated Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify ◪ No Yes

JDoc 1 Debtor 1 Page 24 of 67 Documetht me List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 <u>AFNI</u> \$150.00 Last 4 digits of account number Nonpriority Creditor's Name 404 BROCK DR PO BOX 309 When was the debt incurred? 1/1/2016 Street Number As of the date you file, the claim is: Check all that apply. Contingent Illinois 61701 **BLOOMINGTON** Unliquidated Zip Code Citv State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Collection; Collecting for ORIGINAL Is the claim subject to offset? Other. Specify\_ CREDITOR: 10 COMCAST **✓** No Yes City of Chicago Department of Finance \$2,000.00 Last 4 digits of account number Nonpriority Creditor's Name 333 South State Street Suite 330 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60604 Chicago Illinois Zip Code City State Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that Debtor 1 and Debtor 2 only you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify parking tickets Is the claim subject to offset? **✓** No Yes ComEd \$1.758.72 Last 4 digits of account number \_ Nonpriority Creditor's Name 3 Lincoln Center When was the debt incurred? n/a Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60181 Oakbrook Terrace City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: ✓ Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that Debtor 1 and Debtor 2 only you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes

Debtor 1 Marcus Case 16-24781 J Doc 1 Filed 08/02/16 Entered 08/02/16 16/16/16 Desc Main
First Name Document Page 25 of 67

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page Debtor 1 Marcus Case 16-24781 J Doc 1 First Name Middle Name

	After listing any entries on this page, number them beginning w	ith 4.5 followed by 4.6 and so forth	Total claim
44		-	
4.4	Nonpriority Creditor's Name	Last 4 digits of account number	\$345.00
	255 E. Dania Beach Blvd, # 220 Number Street	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	DaniaFlorida33004CityStateZip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only		
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify payday loan	
	<b>✓</b> No		
	Yes		
4.5	Internal Revenue Service		\$0.00
<u></u>	Nonpriority Creditor's Name	Last 4 digits of account number	Ψ0.00
	P.O. Box 7346 Number Street	When was the debt incurred?n/a	
	Trained Street	As of the date you file, the claim is: Check all that apply.	
	Distribution Degraduation 40404	Contingent	
	Philadelphia Pennsylvania 19101 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specifynotice only	
	✓ No		
	Yes		
4.6	Peoples Gas	Last 4 digits of account number	\$121.17
	Nonpriority Creditor's Name 200 E. Randolph	· · · · · · · · · · · · · · · · · · ·	
	Number Street	When was the debt incurred?n/a	
		As of the date you file, the claim is: Check all that apply.	
	Chicago Illinois 60601	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.  Debtor 1 only	Disputed	
		Type of NONPRIORITY unsecured claim:	
	Debtor 2 and Debtor 2 and	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify gas bill	
	✓ No		
	I Yes		

Filed 08/02/46 Entered 08/02/16 /44 Desc Main Debtor 1 Marcus Case 16-24781 JDoc 1 Page 26 of 67 Document Metal Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** Stroger Hospital of Cook County 4.7 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 1900 W Polk Street When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply.

Chicago Illinois City State  Who incurred the debt? Check one.  ✓ Debtor 1 only  ☐ Debtor 2 only  ☐ Debtor 1 and Debtor 2 only  ☐ At least one of the debtors and another	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
☐ Check if this claim relates to a commun ls the claim subject to offset?  ✓ No ☐ Yes	debt       ☐ Debts to pension or profit-sharing plans, and other similar debts         ✓ Other. Specify	
4.8 The University of Chicago Hospitals Nonpriority Creditor's Name 1122 Paysphere Circle Number Street	Last 4 digits of account number\$500.00  When was the debt incurred?  As of the date you file, the claim is: Check all that apply.	—
Chicago Illinois City State Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a commun ls the claim subject to offset?  No Yes	Contingent  Unliquidated  Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify medical debt	

Debtor 1 Marcus Case 16-24781 J Doc 1 Filed 08/102/16 Entered 08/02/16 (144 Desc Main First Name Middle Name Document Page 27 of 67

Part 3: List Others to Be Notified About a Debt That You Already Listed

			r for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you bbts in Parts 1 or 2, do not fill out or submit this page.				
Comcast			On which entry in Part 1 or Part 2 did you list the original creditor?				
Name							
11621 E. Marginal	Way # 5		Line 4.1 of (Check one): Part 1: Creditors with Priority Unsecured Claims				
Number Stree	yt .		Part 2: Creditors with Nonpriority Unsecured Claims				
Seattle	Washington	98168	Last 4 digits of account number 5559				
City	State	Zip Code					
HARRIS & HARR	IS LTD						
Name			On which entry in Part 1 or Part 2 did you list the original creditor?				
111 W JACKSON	BLVD S-400		Line 4.2 of (Check one): Part 1: Creditors with Priority Unsecured Claims				
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims				
CHICAGO	Illinois	60604	Last 4 digits of account number				
City	State	Zip Code	<del></del>				

Debtor 1 Marcus Case 16-24781 J Doc 1
First Name Middle Name Filed 08/02/46 Entered 08/02/16/14/506:44 Desc Main Document Page 28 of 67

Part 4: Add the Amounts for Each Type of Unsecured Claim

Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159.  Add the amounts for each type of unsecured claim.								
				Total claims				
Total claims from Part 1	6a. Domestic support obligations. 6a.			\$0.00				
	6b.	Taxes and certain other debts you owe the government	6b.	\$300.00				
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$0.00				
	6d	I. Other. Add all other priority unsecured claims. Write that amount here.		\$0.00				
	6e.	Total. Add lines 6a through 6d.	6e.	\$300.00				
				Total claims				
Total claims from Part 2	6f.	Student loans	6f.	\$0.00				
	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00				
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00				
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$4,874.89				
	6j.	Total. Add lines 6f through 6i.	6j.	\$4,874.89				

Doc 1 Filed 08/02/16 Entered 08/02/16 11:06:44 Desc Main Case 16-24781 Fill in this information to identify your case: Debtor 1 Marcus Hampton First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 106G amended filing Schedule G: Executory Contracts and Unexpired Leases Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known). 1. Do you have any executory contracts or unexpired leases? No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form. Ses. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B). 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases. Person or company with whom you have the contract or lease State what the contract or lease is for Other, 2.1 Sears, Jim Other, Name Month to month lease 6204 S King Dr

Street

Illinois

State

60637

Zip Code

Number Chicago

City

Case 16-24781 Doc 1 Filed 08/02/16 Entered 08/02/16 11:06:44 Desc Main Fill in this information to identify your case: Debtor 1 Marcus Hampton First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an amended filing Official Form 106H Schedule H: Your Codebtors 12/15 Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible, if two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question. 1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)  $\square$ Nο Yes 2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Go to line 3. Yes. Did your spouse, former spouse, or legal equivalent live with you at the time? Yes. In which community state or territory did you live? \_\_\_\_ \_\_\_\_\_Fill in the name and current address of that person. Name of your spouse, former spouse, or legal equivalent

Zip Code

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filling with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F

(Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

State

Number Street

Citv

Column 1: Your codebtor

Case 16-24781 Doc 1 Filed 08/02/16 Entered 08/02/16 11:06:44 Desc Main Fill in this information to identify your case: Debtor 1 Marcus Hampton First Name Middle Name Last Name Check if this is: Debtor 2 (Spouse, if filing) First Name An amended filing Middle Name Last Name A supplement showing post-petition chapter 13 United States Bankruptcy Court for the: Northern District of Illinois expenses as of the following date: (State) Case number MM / DD / YYYY (If known) Official Form 106I Schedule I: Your Income 12/15 Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Employment **Debtor 1** Debtor 2 1. Fill in your employment information. **Employment status** ✓ Employed Employed If you have more than one Not Employed Not Employed job, attach a separate page with Occupation information about additional employers. Leeda Services Employer's name Include part time, seasonal, **Employer's address** 1607 Howard St. #204 Number Street Number Street self-employed work. Occupation may include student or homemaker, if it applies. Illinois 60626 Chicago City Zip Code Zip Code State 3 years How long employed there? Part 2: **Give Details About Monthly Income** Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 2 or For Debtor 1 non-filing spouse \$1,733.33 2. List monthly gross wages, salary, and commissions (before all payroll

Official Form 106l Schedule I: Your Income page 1

3.

+ \$0.00

\$1,733.33

deductions.) If not paid monthly, calculate what the monthly wage would be.

3. Estimate and list monthly overtime pay.

Calculate gross income. Add line 2 + line 3.

Entered 08/02/16 11:06:44 Debtor 1 Marcus Case 16-24781 JDoc 1 <u>Filed 08⊬02⊬1⊾6</u> Middle Name Documentame Page 32 of 67 For Debtor 2 or For Debtor 1 non-filing spouse \$1,733.33 Copy line 4 here 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. \$192.66 5b. Mandatory contributions for retirement plans 5b. \$0.00 5c. Voluntary contributions for retirement plans 5c. \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 5e. \$0.00 5e. Insurance 5f. Domestic support obligations 5f. \$0.00 5g. 5a. Union dues \$0.00 5h. Other deductions. Specify: 5h. \$0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. \$192.66 6. 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$1,540.67 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$0.00 monthly net income. 8a. 8b. \$0.00 8b. Interest and dividends 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce \$0.00 80 settlement, and property settlement. 8d. Unemployment compensation 8d. \$0.00 8e. Social Security 8e. \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies 8f. \$0.00 Specify: 8g. 8g. Pension or retirement income \$0.00 8h. Other monthly income. Specify: 8h. \$0.00 9. **Add all other income** Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$0.00 10. Calculate monthly income. Add line 7 + line 9. 10. \$1,540.67 \$1,540.67 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. + \$0.00 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. \$1,540.67 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? Yes. Explain:

Case 16-24781 Doc 1 Filed 08/02/16 Entered 08/02/16 11:06:44 Desc Main Fill in this information to identify your case: Debtor 1 Marcus Hampton First Name Middle Name Last Name Check if this is: Debtor 2 (Spouse, if filing) First Name Middle Name Last Name An amended filing A supplement showing post-petition chapter 13 United States Bankruptcy Court for the: Northern District of Illinois expenses as of the following date: (State) Case number (If known) MM / DD / YYYY Official Form 106J Schedule J: Your Expenses 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Your Household 1. Is this a joint case? ✓ No. Go to line 2 Yes. Does Debtor 2 live in a separate household? No Yes. Debtor 2 must file Official Forms 106J-2, Expenses for Separate Household of Debtor 2. 2. Do you have dependents? Do not list Debtor 1 and Yes. Fill out this information for Dependent's relationship to Dependent's Does dependent live Debtor 2. each dependent Debtor 1 or Debtor 2 with you? age 3. Do your expenses include **✓** No expenses of people other ☐ Yes yourself and your dependents? Estimate Your Ongoing Monthly Expenses Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of Your expenses such assistance and have included it on Schedule I: Your Income (Official Form B 106I.) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and \$375.00 any rent for the ground or lot. 4. 4. If not included in line 4: 4a. Real estate taxes \$0.00 4a 4b. Property, homeowner's, or renter's insurance \$0.00 4b. 4c. Home maintenance, repair, and upkeep expenses \$0.00 4c.

**4**d

\$0.00

4d. Homeowner's association or condominium dues

Marcus Case 16-24781 JDoc 1 Debtor 1

Document Page 34 of 67 Your expenses 5. Additional mortgage payments for your residence, such as home equity loans \$0.00 5. 6. Utilities: 6a. Electricity, heat, natural gas \$0.00 6a. 6b. Water, sewer, garbage collection \$0.00 6b. 6c. Telephone, cell phone, Internet, satellite, and cable services \$70.00 6c. 6d. Other. Specify: \$0.00 6d 7. Food and housekeeping supplies \$250.00 7. 8. Childcare and children's education costs \$0.00 8. 9. Clothing, laundry, and dry cleaning \$20.00 9. 10. Personal care products and services \$20.00 10. 11. Medical and dental expenses \$5.00 11. 12. Transportation. Include gas, maintenance, bus or train fare. \$82.00 12. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 13. 14. Charitable contributions and religious donations \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance \$0.00 15a 15b. Health insurance \$0.00 15b 15c. Vehicle insurance \$103.00 15c 15d. Other insurance. Specify: \$0.00 15d 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: \_ \$0.00 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 \$0.00 17a 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: \$0.00 17c 17d. Other. Specify: \$0.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted from \$0.00 your pay on line 5, Schedule I, Your Income (Official Form 106l). 18. 19. Other payments you make to support others who do not live with you.

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

19.

20a

20b

20c

20d

20e

20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

Specify:

20a. Mortgages on other property

20c. Property, homeowner's, or renter's insurance

20e. Homeowner's association or condominium dues

20d. Maintenance, repair, and upkeep expenses.

20b. Real estate taxes.

Debtor 1	Marcus Case 16-24 First Name	1781 J Doc 1 Middle Name	Filed 08/02/16 Document	Entered 08/02/16 /144/ Page 35 of 67	96: <u>44 Desc M</u>	ain
21. <b>Other</b> .	Specify:		Document	Page 33 01 07	21	\$0.00
	late your monthly expen	ses.				\$925.00
	dd lines 4 through 21.					\$0.00
	., , , .	**	ny, from Official Form 106J	-2		\$925.00
22c. A	dd line 22a and 22b. The re	esult is your monthly e	xpenses.		22.	
23. Calcu	ate your monthly net inc	come.				
23a. C	copy line 12 (your combined	d monthly income) from	n Schedule I.		23a	\$1,540.67
23b. C	opy your monthly expenses	s from line 22 above.			23b	\$925.00
	ubtract your monthly expen The result is your monthly r		rincome.		23c	\$615.67
24. <b>Do y</b> o	ou expect an increase or	decrease in your ex	penses within the year af	ter you file this form?		
For e	xample, do you expect to fi	nish paying for your ca	ar loan within the year or do of a modification to the term	you expect your		
<b>✓</b> N	lo					
☐ Y	es					
	Explain here:					

page 3

Doc 1 Filed 08/02/16 Entered 08/02/16 11:06:44 Desc Main Case 16-24781 Fill in this information to identify your case: Debtor 1 Marcus Hampton First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name Northern District of Illinois United States Bankruptcy Court for the: (State) Case number (If known) Check if this is an Official Form 106Dec amended filing **Declaration About an Individual Debtor's Schedules** 12/15 If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Part 1: Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? **✓** No Attach Bankruptcy Petition Preparer's Notice, Declaration, and Yes. Name of person Signature (Official Form 119). Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

Signature of Debtor 2

MM/DD/YYYY

/s/ Marcus Hampton

MM/DD/YYYY

Signature of Debtor 1

Date 8/2/2016

Case 16-24781 Doc 1 Filed 08/02/16 Entered 08/02/16 11:06:44 Desc Main Fill in this information to identify your case: Debtor 1 Marcus Hampton First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 107 amended filing Statement of Financial Affairs for Individuals Filing for Bankruptcy 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before What is your current marital status? Married ✓ Not married During the last 3 years, have you lived anywhere other than where you live now? Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1: Dates Debtor 1 lived Debtor 2: **Dates Debtor 2 lived** there there Same as Debtor 1 Same as Debtor 1 7301 S King Dr 8/1/2013 From \_\_ Number Street Number Street 7/1/2016 Illinois 60619 Chicago City State Zip Code City State Zip Code Same as Debtor 1 Same as Debtor 1 From Number Street Number Street To City State Zip Code City State Zip Code 3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

Debtor 1 Marcus Case 16-24781 First Name Filed 08/02/46 Entered 08/02/46 /44 Desc Main Document Page 38 of 67 J Doc 1 Middle Name

rt 2: Explain the Sources of Your I	ncome			
Did you have any income from employm Fill in the total amount of income you receive activities. If you are filing a joint case and you  No	ed from all jobs and all busines	ses, including part-time		s?
Yes. Fill in the details.				
	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	✓ Wages, commissions, bonuses, tips ☐ Operating a business	\$8240.00	Wages, commissions, bonuses, tips Operating a business	
For last calendar year: (January 1 to December 31, 2015 )  YYYY	Wages, commissions, bonuses, tips Operating a business	\$10000.00	Wages, commissions, bonuses, tips Operating a business	
For the calendar year before that: (January 1 to December 31,	✓ Wages, commissions, bonuses, tips ☐ Operating a business	\$10000.00	Wages, commissions, bonuses, tips Operating a business	
Did you receive any other income during Include income regardless of whether that include income regardless of whether that include income regardless of whether that include income rental income; in and you have income that you received togethed that you received togethed the received and the gross income from the last of the received togethed togethed the received togethed the received togethed togethed the received the received togethed the received togeth	ome is taxable. Examples of of terest; dividends; money collec- ter, list it only once under Debto	ther income are alimony; child ted from lawsuits; royalties; an r 1.	d gambling and lottery winning	
_	Debtor 1		Debtor 2	
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:				
For last calendar year: (January 1 to December 31, 2015 )  YYYY				
For the calendar year before that: (January 1 to December 31,				

Debtor 1 Marcus Case 16-24781 First Name Filed 08/02/16 Entered 08/02/16 (1/12):06:44 Desc Main J Doc 1 Middle Name

Page 39 of 67 Documetht me

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6.	Are eitl	her Debtor 1's	or Debtor 2	's debts primarily	/ consumer debts?			
	No			ebtor 2 has prima nousehold purpose.	-	nsumer debts are defined in 1°	1 U.S.C. § 101(8) as "incurre	d by an individual primarily
		During the 90	days before	you filed for bankr	uptcy, did you pay any credit	tor a total of \$6,425* or more?		
		No. Go	to line 7.					
		to	tal amount y	ou paid that credito	r. Do not include payments	r more in one or more paymer for domestic support obligatio n attorney for this bankruptcy o	ns, such as	
		* Subject to a	adjustment or	n 4/01/19 and every	3 years after that for cases	filed on or after the date of ad	justment.	
	✓ Yes	s. Debtor 1 or	Debtor 2 or	both have prima	rily consumer debts.			
		During the 90	) days before	you filed for bankr	uptcy, did you pay any credit	for a total of \$600 or more?		
		✓ No. Go	to line 7.	•				
		Yes. Li	st below eacl at creditor. D	o not include payn	•	ore and the total amount you obligations, such as child suppoankruptcy case.		
					Dates of payment	Total amount paid	Amount you still owe	Was this payment for
	Cı	reditor's Name						Mortgage
	N	umber Street						Car Credit card
	_							Loan repayment
	Ci	ity	State	Zip Code				Suppliers or vendors
	O.	ity	Otato	Zip Oodc				Other
	Cı	reditor's Name						Mortgage
	N	umber Street						Car Credit card
	_							Loan repayment
	-	·	Otata	7:a Oa da				Suppliers or
	Ci	ity	State	Zip Code				vendors Other
	_	voditovla Nami						Mortgage
	Ci	reditor's Name						Car
	N	umber Street						Credit card
	_							Loan repayment
	Ci	ity	State	Zip Code				Suppliers or vendors
		•		•				Other

JDoc 1 Debtor 1 Document Page 40 of 67 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Amount you still Reason for this payment Total amount payment paid owe Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount Amount you still Reason for this payment paid payment owe Include creditor's name Insider's Name Number Street Zip Code City State Insider's Name Number Street City State Zip Code

rst Name Document Page 41 of 67

#### Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Court or agency Status of the case Case title Pending Court Name On appeal Case number Concluded Number Street City State Zip Code Case title Pending Court Name On appeal Case number Concluded Number Street City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Date Value of the property 2014 Chevy Sonic 2/9/2016 ALLY FINANCIAL Creditor's Name **Explain what happened** 200 RENAISSANCE CTR Number Street Property was repossessed. Property was foreclosed. Property was garnished. **DETROIT** Michigan 48243 City Property was attached, seized, or levied. State Zip Code Describe the property Date Value of the property 2014 chevy sonic 7/27/2016 \$0 City of Chicago Department of Finance Creditor's Name Explain what happened 333 South State Street Suite 330 Number Street Property was repossessed.

Chicago

City

Illinois

State

60604

Zip Code

Property was foreclosed. Property was garnished.

Property was attached, seized, or levied.

Deb	tor 1	Marcus Case 16-24781 J Doc 1 File	ed 08/02/16 Entered 08/02/16 /141/0 ocument Page 42 of 67	6: <u>44 Desc</u>	Main
11.			r creditor, including a bank or financial institution, set	off any amounts f	rom your
		No Yes. Fill in the details.			
			Describe the action the creditor took	Date action was taken	Amount
		Creditor's Name			
		Number Street	Last 4 digits of account number: XXXX-		
		City State Zip Code			
12.		nin 1 year before you filed for bankruptcy, was any diver, a custodian, or another official?	of your property in the possession of an assignee for	the benefit of cred	itors, a court-appointed
		No Yes			
Part	5:	List Certain Gifts and Contributions			
13.	Wi		u give any gifts with a total value of more than \$600 pe	er person?	
		Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
		Person to Whom You Gave the Gift			
		Number Street			
		City State Zip Code  Person's relationship to you			
		Person to Whom You Gave the Gift			
		Number Street			
		City State Zip Code Person's relationship to you			

	First Name Mic	ddle Name	Documੰਵਾਂਸੇਵਾ Page 43 of 67		
4. V	Vithin 2 years before you filed for bar		u give any gifts or contributions with a total value of m	ore than \$600 to	any charity?
Г	<b>✓</b> No				
	Yes. Fill in the details for each gift or	contribution			
L			Departing the gifts	Detection	Value
	Gifts with a total value of more the per person	1ari \$600	Describe the gifts	Dates you gave the gifts	Value
	Charity's Name				
	Number Street				
		7.0.1.			
	City State	Zip Code			
art 6:	List Certain Losses				
_	Yes. Fill in the details.  Describe the property you lost ar how the loss occurred	nd	Describe any insurance coverage for the loss Include the amount that insurance has paid. List	Date of your loss	Value of property lost
			pending insurance claims on line 33 of <i>Schedule A/B:</i> Property.		
	List Certain Payments or Tra				
<u> </u>	No Yes. Fill in the details.		Description and value of any property transferred	Date payment or transfer was	Amount of payment
				made	
	Semrad Law Firm Person Who Was Paid		Attorney's Fee - 650.00	8/2/2016	\$650.00
	20 South Clark Street 28th Floor Number Street				
	Number Street				
	Chicago Illinois	60606			
	City State	Zip Code			
	Email or website address				
	Person Who Made the Payment, if N	lot You			
	Person Who Was Paid				
	Number Street				
	City State	Zip Code			
	Email or website address				
	Person Who Made the Payment, if N	lot You			

Deb	tor 1	Marcus Case 16-24781 First Name	J Doc 1 File	ed 08/02/16 ocument	Entered 08/02 Page 44 of 67	2/116 /1k12 i 06	6: <u>44 Desc</u>	<u>Main</u>	
17.	you o	nin 1 year before you filed for ba deal with your creditors or to m not include any payment or transfer	ake payments to yo	our creditors?	ing on your behalf pay o	or transfer any	property to anyo	ne who	promised to help
	H	No Yes. Fill in the details.							
	_			Description and	d value of any property	transferred	Date payment or transfer was made	Amou	nt of payment
		Person Who Was Paid							
		Number Street							
		City State	Zip Code						
18.	Inclu trans	nin 2 years before you filed for the nary course of your business of ide both outright transfers and transfers that you have already listed or No Yes. Fill in the details.	r financial affairs? sfers made as secu					•	
				Description and property transfe		Describe any received or describe	property or paym lebts paid in	ents	Date transfer was made
		Person Who Received Transfer							
		Number Street							
		City State Person's relationship to you	Zip Code						
		Person Who Received Transfer							
		Number Street							
		City State Person's relationship to you	Zip Code						
19.		nin 10 years before you filed for ese are often called asset-protection		u transfer any pro <sub>l</sub>	perty to a self-settled tru	ust or similar d	levice of which yo	u are a	beneficiary?
	<b>✓</b>	No Yes. Fill in the details.							
				Description ar	nd value of the property	transferred			Date transfer was made
		Name of trust							

Debtor 1 Marcus Case 16-24781 First Name Filed 08/02/16 Entered 08/02/16 (16:44 Desc Main J Doc 1 Middle Name

Documetht me

Page 45 of 67

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20.	or tr Inclu	ansferred?	s, money mar	ket, or other finan	cial accounts;			in your name, or for you		
		No Yes. Fill in the detail	S.							
	_				Last 4 dig number	its of account	Type of a instrume	account or ent	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
		Person Who Was P	aid		XXXX-		Chec	_		
		Number Street						ey market erage er		
		City	State	Zip Code			<del>-</del>			
		Person Who Was P	aid		XXXX-		Chec	_		
		Number Street					Mone	ey market erage		
		City	State	Zip Code				:1		
21.	valu	rou now have, or di ables? No Yes. Fill in the detail		within 1 year bef		for bankruptcy, a	iny safe depos	Describe the conter		Do you still have it?
		Name of Financial	Institution		Name					☐ No ☐ Yes
		Number Street			Number S	treet				
		City	State	Zip Code	City	State	Zip Code			
22.	<b>✓</b>	e you stored prope No Yes. Fill in the detail		age unit or place	other than yo	our home within	1 year before y	you filed for bankrupto	cy?	
					Who else ha	ad access to it?		Describe the conter	nts	Do you still have it?
		Name of Storage F	acility		Name					□ No
		Number Street			-	treet				Yes
		City	State	Zip Code	City	State	Zip Code			

Debtor '	First Name Middle Name	Documethe Page 46 of 67	02/1166/11/106: <u>44 Desc Mail</u> 7	n
Part 9:	Identify Property You Hold or Contro			
23. Do	you hold or control any property that someor	ne else owns? Include any property you borro	owed from, are storing for, or hold in tru	st for someone.
<u>✓</u>	No Yes. Fill in the details.			
_		Where is the property?	Describe the contents	Value
	Owner's Name	Number Street		
		Number Street		
	Number Street			
		City State Zip Code		
	City State Zip Code			
Part 10	: Give Details About Environmental I	nformation		
For the	purpose of Part 10, the following definitions apply:			
	Environmental law means any federal, state, or loc	al statute or regulation concerning pollution, conta	emination, releases of	
	hazardous or toxic substances, wastes, or material including statutes or regulations controlling the clean	into the air, land, soil, surface water, groundwater		
	Site means any location, facility, or property as defir or used to own, operate, or utilize it, including disp		v own, operate, or utilize it	
	Hazardous material means anything an environmen		substance,	
	toxic substance, hazardous material, pollutant, con all notices, releases, and proceedings that you kno			
Report	an notices, releases, and proceedings that you kno	w about, regardless of when they occurred.		
24. Ha	as any governmental unit notified you that you	may be liable or potentially liable under or in	violation of an environmental law?	
~	No			
	Yes. Fill in the details.	Governmental unit	Environmental law, if you know it	Date of
		Governmental unit	Environmental law, ii you know it	notice
	Name of site	Governmental unit		
	Number Street	Number Street		
		<u> </u>		
		City State Zip Code		
	City State Zip Code			
25. Ha	ave you notified any governmental unit of any i	release of hazardous material?		
✓	No			
L	Yes. Fill in the details.	Covernmental unit	Environmental law if you know it	Date of
		Governmental unit	Environmental law, if you know it	Date of notice
	Name of site	Governmental unit		
	Number Street	Number Street		
		City State Zip Code		
	City State Zip Code			

Debt	tor 1	Marcus Case 16 First Name	-24781	J Doc 1 Middle Name	Filed 08/02/16 Document	Entered 08/0 Page 47 of 67		Ŀi∙06: <u>44</u>	Desc Mai	<u>n</u>
26.	Hav	e you been a party i	n any judicia	al or administr	ative proceeding under	any environmental la	w? Include	e settlements	and orders.	
	<b>✓</b>	No Yes. Fill in the details								
	ш	res. I ill ill the details	•		Court or agency		Nature o	f the case		Status of the
		Case title								case
					Court Name					Pending On appeal
		Case number			Number Street					Concluded
					City State	Zip Code				_
Part	11:	Give Details Ab	out Your I	Business or	Connections to A	ny Business				
27.	With	nin 4 years before yo	ou filed for b	oankruptcy, did	l you own a business o	r have any of the follo	wing conn	ections to an	y business?	
		A sole proprietor	r or self-empl	oyed in a trade,	, profession, or other activ	rity, either full-time or pa	ırt-time			
		A member of a l  A partner in a pa	•	company (LLC	c) or limited liability partne	ership (LLP)				
		An officer, direct		ing executive of	f a corporation					
		An owner of at le	east 5% of the	e voting or equi	ty securities of a corporat	ion				
		No. None of the abov			ils below for each busines	s				
	_	roo. Onook all that ap	pry above an			ature of the business			lentification nu	
								EIN:	ial Security nur	nber or IIIN.
		Business Name								
		Number Street			Name of accou	intant or bookkeeper		Dates busin	ess existed	
		City	State	Zip Code	_			From	To	
					Describe the n	ature of the business			lentification nu ial Security nur	
		Business Name						EIN:		
		Number Street			Name of a	untant as basil assu		Dates busin	ess existed	
		City	State	Zip Code	Name of accou	intant or bookkeeper		From	То	
		S.i.y	Ciaio	Z.p 0000						
					Describe the n	ature of the business			lentification nu ial Security nur	
								EIN:	.a. Coounty nul	VI IIIIV.
		Business Name								
		Number Street			Name of accou	intant or bookkeeper		Dates busin	ess existed	
		City	State	Zip Code				From	To	

Debtor		<u>d 08/02/16     Entered </u> 08/02/116/1145/06: <u>44     Desc Main</u> ocument    Page 48 of 67
		give a financial statement to anyone about your business? Include all financial institutions,
È	Yes. Fill in the details below.	
-	-	Date issued
	Name	MM/DD/YYYY
	Number Street	
	City State Zip Code	
Part 12	Sign Below	
an	d correct. I understand that making a false statement, o	ffairs and any attachments, and I declare under penalty of perjury that the answers are true concealing property, or obtaining money or property by fraud in connection with a prisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of Debtor 1	Signature of Debtor 2
	Date 8/2/2016	Date
<u> </u>	d you attach additional pages to Your Statement of Find No Yes d you pay or agree to pay someone who is not an attorn	nancial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?  ney to help you fill out bankruptcy forms?
<b>✓</b>	No	
	Yes. Name of person	Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes:
- most student loans;
- domestic support and property settlement obligations;

### Case 16-24781 Doc 1 Filed 08/02/16 Document

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form — the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

Entered 08/02/16 11:06:44 Desc Main Page 50 of 67 your income is more than the median income for

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

## Chapter 13: Repayment plan for individuals with regular income

	\$310	total fee
+	\$75	administrative fee
	\$235	filing fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

## Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.

- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

M. H.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate

4

tasks and functions for the attorney amd support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.

- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

#### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

M.H.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$ 310.00
- 3. Before signing this agreement, the attorney has received, \$ 650.00 toward the flat fee, leaving a balance due of \$ 3350.00 ; and \$ 61.76 for expenses, leaving a balance due for the filing fee of \$ 310.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	8/2/16		
Signed:	MAH		
		- a- M	
Debtor(s)		Attorney for the Debtor(s)	

Do not sign this agreement if the amounts are blank.

Case 16-24781 Doc 1 Filed 08/02/16 Entered 08/02/16 11:06:44 Desc Main Document Page 59 of 67

B 203 (12/94)

### **UNITED STATES BANKRUPTCY COURT**

#### Northern District of Illinois

In re	Marcus J Hampton		Case No.	
-	Debtor		_	(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATIO	N OF ATTORNEY FO	OR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and compensation paid to me within on rendered or to be rendered on behavior	e year before the filing of th	ne petition in bankruptcy, or agreed	to be paid to me, for services
	For legal services, I have agreed to	o accept		\$4,000.0
	Prior to the filing of this statement	I have received		\$650.0
	Balance Due			\$3,350.0
2.	The source of the compensation pa	id to me was:		
	<b>✓</b> Debtor	Other (specify	<b>'</b> )	
3.	The source of the compensation pa	nid to me is:		
	<b>✓</b> Debtor	Other (specify	<b>'</b> )	
4.	I have not agreed to share the members and associates of m	above-disclosed compensa y law firm.	ation with any other person unless	they are
		law firm. A copy of the agr	with a other person or persons wheement, together with a list of the	
5.	In return for the above-disclosed for a. Analysis of the debtor's fina bankruptcy;	_	legal service for all aspects of the ng advice to the debtor in determini	
	b. Preparation and filing of any	/ petition, schedules, stater	ments of affairs and plan which ma	y be required;
	c. Representation of the debto	r at the meeting of creditors	s and confirmation hearing, and an	y adjourned hearings thereof;
	d. Representation of the debto	r in adversary proceedings	and other contested bankruptcy m	natters;
6.	By agreement with the debtor(s), the	ne above-disclosed fee doe	s not include the following services	S:
		CERTIFI	CATION	
the	I certify that the foregoing is a comp debtor(s) in this bankruptcy proceedi	lete statement of any agreengs.	ement or arrangement for paymen	t to me for representation of
	8/2/2016		/s/ Angie Harb	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

# Case 16-24781 Doc 1 Filed 08/02/16 Entered 08/02/16 11:06:44 Desc Main UNITED STATES BANKBURTCY COURT Northern District of Illinois

In re:	Hampton, Marcus J	Case No.	
_	Debtor(s)		
		Chapter. Chapter13	
	VERIFICATION	ON OF CREDITOR MATRIX	
	The above named Debtors hereby verify that the	attached list of creditors is true and correct to the best of their	of their knowledge.
Date:	8/2/2016	/s/ Hampton, Marcus J	
		Hampton, Marcus J	

Signature of Debtor

ALLY FINANCIAL 200 RENAISSANCE CTR DETROIT , MI 48243 USA

AFNI 404 BROCK DR PO BOX 309 BLOOMINGTON , IL 61701 USA

Comcast 11621 E. Marginal Way # 5 Bankruptcy Dept Seattle , WA 98168 USA

ComEd 3 Lincoln Center Bankruptcy Section Oakbrook Terrace , IL 60181 USA

Express Cash Mart 255 E. Dania Beach Blvd, # 220 Dania , FL 33004 USA

City of Chicago Department of Finance 333 South State Street Suite 330 Chicago , IL 60604 USA

HARRIS & HARRIS LTD 111 W JACKSON BLVD S-400 CHICAGO , IL 60604 USA

Peoples Gas 200 E. Randolph Chicago , IL 60601 USA

The University of Chicago Hospitals 1122 Paysphere Circle Chicago , IL 60674 USA

Stroger Hospital of Cook County 1900 W Polk Street Chicago , IL 60612 USA

Illinois Dept of Revenue Illinois Department of Revenue P.O. Box 64338 Chicago , IL 60664 USA

Internal Revenue Service PO Box 7346 Mamun Syed Philadelphia , PA 19101 USA

	-24781 , Doc 1 Filed 08/0	motor - Good or		Desc Main
First Name  Part 6: Answer These Qu	Middle Name DOCUMS  Jestions for Reporting Purposes			
16. What kind of debts do you have?	16a. Are your debts primarily of as "incurred by an individual No. Go to line 16b.  Yes. Go to line 17.  16b. Are your debts primarily to obtain money for a business investment.  No. Go to line 16c.  Yes. Go to line 17.  16c. State the type of debts you	consumer debts? Consum al primarily for a personal, f pusiness debts? Business s or investment or through	amily, or household particles are debts that the operation of the l	purpose." t you incurred to business or
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid tha funds will be available for distribution to unsecured creditors?	□ No. t □ Yes.		property is excluded and a	administrative expenses are
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	<b>[]</b> 50,0	001-50,000 001-100,000 e than 100,000
19. How much do you estimate your assets to be worth?	☑ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 m \$100,000,001-\$500 r	lion	0,000,001-\$1 billion 00,000,001-\$10 billion 000,000,001-\$50 billion e than \$50 billion
20. How much do you estimate your liabilities to be?	☑ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 m \$100,000,001-\$500 r	lion	0,000,001-\$1 billion 00,000,001-\$10 billion 000,000,001-\$50 billion e than \$50 billion
Part//2 Sign Below				
For you	I have examined this petition, and and correct.  If I have chosen to file under Cha or 13 of title 11, United States Coproceed under Chapter 7.  If no attorney represents me and fill out this document, I have obtain I request relief in accordance with I understand making a false state connection with a bankruptcy cas or both. 18 U.S.C. §§ 152, 1341,  **  /s/ Marcus Hampton Signature of Debtor 1  Executed on 8/2/2016	pter 7, I am aware that I m de. I understand the relief at I did not pay or agree to pained and read the notice related the chapter of title 11, Uniment, concealing property, e can result in fines up to \$1519, and 3571.	ay proceed, if eligible available under each ay someone who is n quired by 11 U.S.C. § ted States Code, specor obtaining money or obtaining money	e, under Chapter 7, 11,12, chapter, and I choose to ot an attorney to help me § 342(b). ecified in this petition. or property by fraud in
	MM / DD / Y	A A A	MM valence and a superior	I/DD/YYYY

Case 16-24781 Doc 1 Filed 08/02/16 Entered 08/02/16 11:06:44 Desc Main Page 64 of 6 Fill in this information to identify your case: Debtor 1 Marcus Hampton First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 106Dec amended filing **Declaration About an Individual Debtor's Schedules** 12/15 If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Randa Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? Yes. Name of person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct. Isl Marcus Hampton Signature of Debtor 1 Signature of Debtor 2 Date 8/2/2016 Date MM/DD/YYYY MM/DD/YYYY

Debtor 1	Case 16-24781 First Name	J Doc 1	Filed 08/02/16 Document	Entered 08/02/16 11:06:44  Page 65 of 67 number (if known)	Desc Main
28. Wii cre	thin 2 years before you filed for ditors, or other parties.	bankruptcy, di	d you give a financial s	tatement to anyone about your business? In	clude all financial institutions,
Z	No Yes. Fill in the details below.				
			Date issued		
	Name		MM/DD/YYYY	**************************************	
	Number Street				
	City State	Zip Code	<del>}</del>		
Part 12:	Sign Below	The second secon			
and	correct. I understand that makir	ng a false state up to \$250,000, oton	ment, concealing prop	achments, and I declare under penalty of pererty, or obtaining money or property by frauct to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1	l in connection with a
	Date 8/2/2016			Date	
Did y	you attach additional pages to Y	our Statement	t of Financial Affairs for	Individuals Filing for Bankruptcy (Official F	orm 107)?
Z	No Yes				
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?					
	No				
	Yes. Name of person			Attach the Bankruptcy Petition Declaration, and Signature (O	•

### Case 16-24781 Doc 1 Filed 08/02/16 Entered 08/02/16 11:06:44 Desc Main

UNITED STAPES BANKRบิคโตร COURT  Northern District of Illinois							
In re:	Hampton, Marcus J	worthern					
	Debtor(s)		Case No				
			Chapter.	Chapter13			
	\	ERIFICATION O	F CREDITOR MATRIX				
				orrect to the best of their knowledge.			
	·····						
Date:	8/2/2016		/s/ Hampton, Marcus J 🦠	MANT			
			Hampton, Marcus J Signature of Debtor				
	· · · · · ·						
	The second secon						
			•	•			

Debl		Case 16-24781 Doc 1 Filed 08/02/16 Entered 08/02/16 11:06:44 Desc Mai	n
16.	Calc	culate the median family income that applies to you. Follow these steps:	***************************************
	16a.	Fill in the state in which you live.	
	16b.	Fill in the number of people in your household.	
	16c.	Fill in the median family income for your state and size of household  To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.	\$49,741.00
17.	How	do the lines compare?	
	17a.	Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).	
	17b.	Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above.	
an.	31 (	Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4)	
18.		y your total average monthly income from line 11.	\$1,373.33
19.	Dedi comr	uct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the mitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.	
	19a.	If the marital adjustment does not apply, fill in 0 on line 19a.	-\$0.00
	19b.	Subtract line 19a from line 18.	\$1,373.33
20.	Calc	ulate your current monthly income for the year. Follow these steps:	<del></del>
	20a.	Copy line 19b.	<u>\$1,373.33</u>
		Multiply by 12 (the number of months in a year).	x 12
	20b.	The result is your current monthly income for the year for this part of the form.	\$16,479.96
	20c.	Copy the median family income for your state and size of household from line 16c.	\$49,741.00
21.	How	do the lines compare?	
		ine 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.	
		Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, The commitment period is 5 years. Go to Part 4.	
art.	is s	ign Below	
	ı	By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.	
		* /s/ Marcus Hampton ##	
		Signature of Debtor 1 Signature of Debtor 2	
		Date         8/2/2016         Date           MM/DD/YYYY         MM/DD/YYYY	
	i	If you checked 17a, do NOT fill out or file Form 122C-2. If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.	
**** ****			